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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Terra First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Evans	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9595	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(111111)		

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D	ebtor 1 Terra First Name	Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		15927 Leclaire Ave Apt 3b Number Street	Number Street
		Oak Forest Illinois 60452	
		City State Zip Code	City State Zip Code
		Cook County	County
		-	
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		<b>above, fill it in here.</b> Note that the court will send any notices to you at this mailing address.	<b>fill it in here.</b> Note that the court will send any notices to this mailing address.
		notions to you at the maining address.	The maining address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Terra			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	Tell the Court Abo	ut Your Bankruptcy Case	<u>;</u>		
7.	The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Requ</i> Also, go to the top of page 1 and		c. § 342(b) for Individuals Filing for apriate box.
8.	How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the company may pay with a credit of the company pay with a credit of the company may pay with a credit of the company may be sufficiently as a company of the company may be sufficiently as a company of the company may be sufficiently as a company of the company	w you may pay. Typically, if you ney order. If your attorney is shard or check with a pre-printer in installments. If you choose fur Filing Fee in Installments (Or be waived (You may request required to, waive your fee, and that applies to your family sign, you must fill out the Application.	ou are paying the submitting your p ed address. this option, sig fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of inable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Ini</i>	obtained an eviction judgment age 12.  Statement About an Eviction cruptcy petition.		ot You (Form 101A) and file it with

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Terra Evans Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Terra Evans Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_\_7/20/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Terra		Evans	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_			
need to file this page.	/s/ Alexander Prebe	r	Date	7/20/2018
	Signature of Attorney			M / DD / YYYY
	o.g.rataro o. 7 tito.rroy			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
			<del></del>	•
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Terra		Evans
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
 amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$7,459.00
1b. Copy line 62, Total personal property, from Schedule A/B	<del></del>
1c. Copy line 63, Total of all property on Schedule A/B	\$7,459.00 —
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,467.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$700.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$44,436.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	ψ++,+00.00 —————————————————————————————————
Your total liabilities	\$59,603.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$3,092.07
5. Schedule J: Your Expenses (Official Form 106J)	

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Deb	tor 1			Evans	Case number (if known)	
Dest	4.	First Name	Middle Name	Last Name	a a wala	
Part 4	4:	Answer These Questio	ns for Administrati	ive and Statistical Re	coras	
6. <b>A</b>	re yo	u filing for bankruptcy und	der Chapters 7, 11, or	13?		
	No	o. You have nothing to repo	rt on this part of the for	rm. Check this box and su	bmit this form to the court with your other sch	edules.
- F	_ <b>/</b> Ye	es.				
7 14		.:				
7. W		kind of debt do you have?				
Ŀ					ed by an individual primarily for a personal, ical purposes. 28 U.S.C. § 159.	
г	<b>□</b> Y	our debts are not primarily	y consumer debts. You	u have nothing to report o	on this part of the form. Check this box and sub	omit
		is form to the court with you				
o <b>r</b>	-rom	the Statement of Vour Cu	urrant Manthly Income	or Copy your total aurrent	monthly income from Official	Ф0.000.00
		122A-1 Line 11; <b>OR</b> , Form			monting income nom Official	\$3,868.66
9.	Cop	y the following special car	tegories of claims froi	m Part 4, line 6 of Sched	dule E/F:	
	Fron	n Part 4 on Schedule E/F,	copy the following:		Total claim	
	0- [		- (O li C- )		\$0.00	
	9a. L	Domestic support obligation	s (Copy line 6a.)		<u>:</u>	
	9b. <sup>-</sup>	Taxes and certain other debt	s you owe the governm	nent. (Copy line 6b.)	\$0.00	
	9c. (	Claims for death or personal	injury while you were ir	ntoxicated. (Copy line 6c.)	\$700.00	
	9d. S	Student loans. (Copy line 6f.	)		\$0.00	
		, .,	,		\$0.00	
		Obligations arising out of a s ity claims. (Copy line 6g.)	separation agreement or	r divorce that you did not i	report as	
	o				\$0.00	
	9t. E	ebts to pension or profit-sh	aring plans, and other s	sımılar debts. (Copy line 61	n.)	

\$700.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify your	case:					
Debtor 1	Terra			Evans			
Debtor 2	First Name	Middle N	ame	Last Name			
(Spouse, if fil	ling) First Name	Middle N	ame	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern		District of Illinois			
Case num (If known)	ber			(State)			
Officia	I Form 106A/B						Check if this is an amended filing
Sched	dule A/B: Prope	erty					12/1
category v responsibl write your	where you think it fits best. e for supplying correct info name and case number (if	Be as complete a rmation. If more s known). Answer e	nd accur pace is r very que	set only once. If an asset fits in mor rate as possible. If two married peo needed, attach a separate sheet to stion. tther Real Estate You Own or H	ple are this for	filing together, both a m. On the top of any a	re equally
1. Do you		quitable interest i	n any re	sidence, building, land, or similar p	property	?	
<u> </u>	No. Go to Part 2						
1.1	Yes. Where is the property?  Street address, if available, or	other description	Sing	s the property? Check all that apply. gle-family home blex or multi-unit building	t	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Cor	ndominium or cooperative nufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code		estment property eshare	i	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	·	·	one.  Deb	as an interest in the property? Checontrol only ofter 2 only ofter 1 and Debtor 2 only east one of the debtors and another	ck 	Check if this is co (see instructions)	mmunity property
			Other i	nformation you wish to add about t	this iten	ı, such as local	
16	own or have more than one,	liat la avec	proper	ty identification number:		·	
1.2	Street address, if available, or		Sing Dup Cor	s the property? Check all that apply. gle-family home blex or multi-unit building ndominium or cooperative nufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
	Number Street  City State	Zip Code		estment property eshare	i	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
			one.  Deb	otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another information you wish to add about the	l	(see instructions)	mmunity property

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Debtor 1	Terra		Evans	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or oth		/hat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			/ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an ther information you wish to add roperty identification number:	other	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	II of your entries from Part 1, incli	uding any entrie	s for pages	
<b>Do you ov</b> you own t	hat someone else drives. If your sins, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are ilso report it on Schedule G: Executo ycles	-	-	
3.1	Make Model: Year:	Ford Focus 2015	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	110000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar		Current value of the entire property? \$6100.00	Current value of the portion you own? \$6100.00
3.2	Make Model: Year:		instructions)  Who has an interest in the proone.  Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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ebtor 1	First Name	Middle Name	Evans Last Name	Case numbe	er (irknown)	
3.3	Make Model:		Who has an interest in the proone.	operty? Check		claims or exemptions. Pured claims on Schedule L
	Year:		Debtor 1 only		-	nims Secured by Property.
	Approximate mileage:					
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	claims or exemptions. Pu
	Model:		one.		•	red claims on Schedule I
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	v property (see		
			instructions)	, p. opo , (ooo		
	mples: Boats, trailers, motors	•	er recreational vehicles, other ve it, fishing vessels, snowmobiles, mo	•		
Exa	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule I</i>
Exa	nples: Boats, trailers, motors No Yes Make Model: Year:	•	it, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule I</i>
Exa	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the proone.	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule linims Secured by Property.  Current value of the
Exa	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, mo  Who has an interest in the pro one.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property.
Exa	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
Exa	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessori  operty? Check  and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I lims Secured by Property.
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule II sims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule II
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the pro	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule I vims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pu
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule II sims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule II
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule Is ims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is ims Secured by Property.
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Is ims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is ims Secured by Property.  Current value of the
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a cone. Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a cone. Debtor 1 only Debtor 2 only At least one of the debtors a	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Is ims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is ims Secured by Property.  Current value of the
4.1	Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions.	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Is ims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Is ims Secured by Property.  Current value of the
4.1	mples: Boats, trailers, motors No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a cone. Check if this is community instructions) Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a cone. Debtor 1 only Debtor 2 only At least one of the debtors a	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on Schedule Islams Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule Islams Secured by Property.  Current value of the

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Debtor 1 Terra Evans Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used mobile, tv. \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Used iewelry \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$825.00 for Part 3. Write that number here ......

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Debtor 1 Terra Evans Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$10.00 Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: **CPFCU** \$24.00 17.2. Checking account: 17.3. Savings account: \$0.00 CMCU 17.4. Savings account: \$0.00 **CPFCU** 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Terra		Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	es, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension				
	Examples: Interests in II	RA, ERISA, Keogh, 401(k), 403(b	), thrift savings accounts	, or other pension or profit-sharing plans	
	No ✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	Through Work		\$500.00
	, ,	Pension plan:			
		IRA:			<u> </u>
		Retirement account:			-
		Keogh: Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:  Prepaid rent:			-
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	·		
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	-
	V No Yes	Issuer name and description:			

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Debte	or 1 Terra		Evans	Case number (if known)	
0.4	First Name	Middle N		d	
24.		(b)(1), 529A(b), and 529(l	ount in a qualified ABLE program, or un b)(1).	der a quaimed state tuition program.	
	✓ No .				
	Yes	titution name and descrip	tion. Separately file the records of any inter-	ests.11 U.S.C. § 521(c):	
	<u> </u>				
25.	Trusts, equitable	or future interests in p	roperty (other than anything listed in lir	ne 1), and rights or powers	
	exercisable for y	our benefit			
	<b>✓</b> No				
	Yes. Describe				
26.			secrets, and other intellectual property s, proceeds from royalties and licensing ag		
	- N	domain names, website.	s, proceeds from royalties and licensing ag	recinents	
	✓ No  Yes. Describe				
	L rear Describe				
0.7	Lineare franch		ina a milata a		
27.		i <b>ses, and other general</b> g permits, exclusive licens	intangibles ses, cooperative association holdings, liquo	r licenses, professional licenses	
	<b>√</b> No				
	Yes. Describe				
	_				
Mon	ev or property	owed to you?			Current value of the
Mon	ey or property o	owed to you?			Current value of the portion you own?
Mon	ey or property o	owed to you?			portion you own? Do not deduct secured
					portion you own?
	Tax refunds owed				portion you own? Do not deduct secured
	Tax refunds owed  ✓ No			Federal:	portion you own? Do not deduct secured
	Tax refunds owed  ✓ No	to you  ific information em, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds owed  No Yes. Give specabout the you alrea	to you		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the telegraphs.	to you  ific information em, including whether dy filed the returns			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreated and the top the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spectors about the you alreated and the top the second	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the test to the second s	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the test to the second s	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State:  Local:  e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the test to the second s	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the test to the second s	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:  e, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  No Yes. Give specabout the you alreated and the test to the second s	to you  ific information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:  e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  ✓ No  Yes. Give spectors about the you alreated and the total support the samples: Past due  ✓ No  Yes. Give spectors about the your alreated and the total support the samples: Past due  ✓ No  Yes. Give spectors	to you  iffic information em, including whether dy filed the returns ax years	pousal support, child support, maintenanc	State: Local:  e, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spect about the you alreat and the the term of	to you  diffic information em, including whether dy filed the returns ax years	e payments, disability benefits, sick pay, va	State: Local:  e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spect about the you alreat and the the texamples: Past due  No Yes. Give spect  Ves. Give spect  No Yes. Give spect  Other amounts so Examples: Unpaid Social S	to you  diffic information em, including whether dy filed the returns ax years		State: Local:  e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spect about the you alreat and the to the spect and the second of	ific information em, including whether dy filed the returns ax years	e payments, disability benefits, sick pay, va	State: Local:  e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spectabout the you alreat and the to  Family support Examples: Past due  ✓ No  Yes. Give spectors  Other amounts so Examples: Unpaid Social S	ific information em, including whether dy filed the returns ax years	e payments, disability benefits, sick pay, va	State: Local:  e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Terra		Evans	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		lth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu		Company name:	Beneficiary:	Surrender or refund value:
32.				icy, or are currently entitled to receive	
	Ves. Describe				
33.			you have filed a lawsuit or mad irance claims, or rights to sue	e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries		\$534.00
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Part	1.
37.	Do you own or have a	ny legal or equitable int	terest in any business-related p	property?	
	No. Go to Part 6. Yes. Go to line 38.		·	<b>p</b> D	urrent value of the ortion you own? o not deduct secured claims
38.	Accounts receivable	or commissions you alre	eady earned	0	r exemptions
	✓ No Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		, modems, printers, copiers, fax r	nachines, rugs, telephones, desks, chairs, electi	onic devices
	✓ No Yes. Describe				
	-				

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Deb	tor 1 Terra	Evans	Case number (if known)	
	First Name Middle Nam	le Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of yo	our trade	
	<b>✓</b> No			
	Yes. Describe			
	Tes. Describe			
41	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them	-		
		-		_
13 (	Customer lists, mailing lists, or other compile	ations		
70.	Oustomer lists, maning lists, or other compli-	ations		
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 L	J.S.C. § 101(41A))?	
	—			
	No			
	Yes. Describe			
4.4	A b	June and the Mark		
44.	Any business-related property you did not a	iready list		
	<b>✓</b> No			
	Yes. Give specific			<del></del>
	information			<u> </u>
				<del></del>
				<del>_</del>
				<u> </u>
45. A	add the dollar value of all of your entries from	Part 5, including any entries for	pages you have attached	
for Pa	art 5. Write that number here			
_	D	ial Fishing Dalata d Boomant	.V	
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list		You Own or Have an Interest In.	
	ii you own or have an interest in familiand, list	itili Fait I.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. do to inte 47.			Do not deduct secured claims or exemptions
47	Farm animals			2. 2.opuoo
77.	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			
1				

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Debt	or 1 Terra First Name Middle Name	Evans	Case number (if known)	
40		Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fi	xtures, and tools of trade		
	No			
	Yes. Describe			
	100. 2000.000			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you	did not already list		
	No No			
	Yes. Describe			
			_	
52. A	dd the dollar value of all of your entries from Part 6, incli	uding any entries for page	es you have attached	
for Pa	rt 6. Write that number here			
Part 7	7: Describe All Property You Own or Have an In	taract in That You Did	Not List Above	
53.	Do you have other property of any kind you did not alrea		Not List Above	
55.	Examples: Season tickets, country club membership	iuy not:		
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Writ	e that number here		<u> </u>
Part 8	List the Totals of Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate, line 2		<b>&gt;</b>	
FC -	ant O total control on the C			
56. <b>F</b>	part 2 total vehicles, line 5	\$6100.00	<u></u>	
57. <b>P</b>	art 3: Total personal and household items, line 15	\$825.00	_	
58. <b>P</b>	art 4: Total financial assets, line 36	\$534.00		
59. <b>F</b>	Part 5: Total business-related property, line 45	<u> </u>	<del>_</del>	
			_	
	Part 6: Total farm- and fishing-related property, line 52		<u> </u>	
61. <b>F</b>	Part 7: Total other property not listed, line 54		<u></u>	
62. <b>1</b>	Total personal property. Add lines 56 through 61	\$7459.00		+ \$7459.00
		Ţ. 100100	Copy personal property total	
				\$7459.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

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			Docu	iment P	Page 20 of	73	
Fill	n this infor	mation to identify your ca	se:				
Deb	otor 1	Terra		Evans			
		First Name	Middle Name	Last Name			
	otor 2 use, if filing)	First Name	Middle Name	Last Name			
Uni	ted States E	sankruptcy Court for the:	Northern [	District of Illinois	i		
	e number			(State)			
(If kn							
Of	ficial	Form 106C					Check if this is a amended filing
Sc	hedul	e C: The Prope	erty You Claim a	as Exemp	ot		04/1
For stat the tax-und you	each iter e a speci amount c exempt r er a law t r exempt t1: Iden Which se	ges, write your name and of property you claim fic dollar amount as east any applicable statuetirement funds—matchat limits the exemption would be limited to the tify the Property You are claiming state and feature claiming federal exemptions.	m as exempt, you must exempt. Alternatively, you tory limit. Some exempt be unlimited in dollar aion to a particular dollar of the applicable statutory.	specify the and unany claims such a samount. However amount and try amount.  If your spour spour spour spour spour such a series of the series	mount of the e the full fair ma as those for he rever, if you cla the value of the se is filling with you	exemption you arket value of ealth aids, righ aim an exemp he property is	r claim. One way of doing so is to the property being exempted up to the to receive certain benefits, and stion of 100% of fair market value determined to exceed that amount
		cription of the property a chedule A/B that lists thi			ne exemption yo		Specific laws that allow exemption
			Copy the value from Schedule A/B				
	Brief		<b>#</b> 450.00				735 ILCS 5/12-1001(a)
	description	า: Clothing	\$150.00	<b>✓</b>	\$150.00	1	_
	Line from Schedule				fair market valu ble statutory limit	e, up to any	
	Brief						735 ILCS 5/12-1001(b)
	description	ા: Household Goods	\$500.00	<b>✓</b>	\$500.00	l	_
	Line from Schedule				fair market valu ble statutory limit	e, up to any	
3.	-	_	emption of more than \$160 nd every 3 years after that for		r after the date of	adjustment.)	

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Terra Evans Case number (if known)
First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
property	the portion you own	Check only one box for each exemption.	
	Copy the value from Schedule A/B		
Brief	\$0.00	_	735 ILCS 5/12-1001(b)
description: Savings account, CMCU	φ0.00	\$0	_
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief	****		735 ILCS 5/12-1001(b)
description:	\$24.00	\$24.00	
Checking account, CPFCU		100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief	Ф0.00	_	735 ILCS 5/12-1001(b)
description: Savings account, CPFCU	\$0.00	<b>₹</b>	
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$150.00	\$150.00	
Used mobile, tv, Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1006
description:	\$500.00	\$500.00	
401(k) or similar plan, Through Work		100% of fair market value, up to any	<del>_</del>
Line from Schedule A/B: 21		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$25.00	\$25.00	
Used jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$10.00	\$10.00	
Cash in hand		100% of fair market value, up to any	<del>_</del>
Line from		applicable statutory limit	

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		D	cument rage	ZZ 01 1	3		
Fill in this	s information to identify your ca	se:					
Debtor 1	Terra		Evans				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if		Middle Name	Last Name				
United St	tates Bankruptcy Court for the:	Northern	District of Illinois				
Officed Of	tates bankruptcy obuit for the.	Northern	(State)				
Case nur (If known)	mber						
	ial Form 106D					L,	Check if this is an amended filing
Sche	edule D: Credito	ors Who Ha	ve Claims Se	ecure	ed by Prop	erty	12/15
more spa	mplete and accurate as possib ace is needed, copy the Additio d case number (if known).			-	•		
1. <b>Do</b>	any creditors have claims se	ecured by your prope	rty?				
	No. Check this box and subm	it this form to the court	with your other schedules.	. You hav	e nothing else to rep	ort on this form.	
<b>✓</b>	Yes. Fill in all of the information	n below.					
Part 1:	List All Secured Claims						
se in	st all secured claims. If a credit sparately for each claim. If more th Part 2. As much as possible, list ame.	nan one creditor has a pa	rticular claim, list the other c		Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
GI GI GI CIII	ho owes the debt? Check one.	2015 Ford Focus  As of the date you file Contingent Unliquidated Disputed  Nature of lien. Check An agreement you car loan)	made (such as mortgage or n as tax lien, mechanic's lien n a lawsuit right to offset)	secured	\$14,467.00	\$6,100.00	\$8,367.00
	Add the dollar value of y	our entries in Column	A on this page. Write that	number	\$14,467.00		

here:

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Fill in this info	ormation to identify your case:				
Debtor 1	Terra	Evans			
Debtor 2	First Name Middle Nar	ne Last Name			
(Spouse, if filing)	First Name Middle Nar	ne Last Name			
United States	Bankruptcy Court for the: Northern	District of Illinois			
Case number		(State)			
(If known)		_		al of the barrier	and the state of CP and
Official I	Form 106E/F		Che	ck if this is an	amended filing
<b>Sched</b>	lule E/F: Creditors W	ho Have Unsecured Claims	6		12/15
claims that a the entries in known).	re listed in Schedule D: Creditors Who Hold	nd Unexpired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is needed, copion Page to this page. On the top of any additional pages	y the Part yo	u need, fill i	out, number
No.  Yes  2. List all listed, id As much Continu	of your priority unsecured claims. If a credito entify what type of claim it is. If a claim has both as possible, list the claims in alphabetical orde	r has more than one priority unsecured claim, list the creditor so priority and nonpriority amounts, list that claim here and show according to the creditor's name. If you have more than two olds a particular claim, list the other creditors in Part 3.	w both priority	and nonprior	ity amounts.
( )	<b>7</b> p ,		Total claim	Priority amount	Nonpriority amount
2.1 Illinois	Department of Revenue- Bankruptcy Section	— Last 4 digits of account number	\$700.00	\$700.00	\$0.00
Priority	Creditor's Name x 64338	When was the debt incurred?			
Numbe		As of the date you file, the claim is: Check all that			
		— apply.			
Chicag		Contingent			
City Who in	State Zip Code	Unliquidated			
<b>✓</b> De	ebtor 1 only	☐ Disputed  Type of PRIORITY unsecured claim:			
□ De	ebtor 2 only	Domestic support obligations			
De De	ebtor 1 and Debtor 2 only	Taxes and certain other debts you owe the			
At At	least one of the debtors and another	government			
	neck if this claim relates to a community de	bt Claims for death or personal injury while you were intoxicated			
Is the	claim subject to offset?	Other, Specify			

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Dalata	u 1 Torro	Figure Construction (C)	
Debto	r 1 Terra First Name Middle Name	Evans Case number (if known)  Last Name	
Part 2	List All of Your NONPRIORITY Unsecured C	Llaims	
3. E	o any creditors have nonpriority unsecured claims ag  No. You have nothing to report in this part. Submit		
L	₫ '	and form to the court with your other sorreduces.	
-	Yes.		
u It	nsecured claim, list the creditor separately for each claim. F	habetical order of the creditor who holds each claim. If a creditor has more to For each claim listed, identify what type of claim it is. Do not list claims already inconner creditors in Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
			Total claim
4.1	Abbott Northwestern Hospital	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 800 E 28th St	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	Minneapolis Minnesota 55407 City State Zip Coc		
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. SpecifyUnpaid medical Bills	
	No		
	Yes		
	<u> </u>		*
4.2	Advance America Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
	1500 S Lake St	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mundelein Illinois 60060	Unliquidated	
	City State Zip Coc	de Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	□ ''' '	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Payday Loan	
	Is the claim subject to offset?	<del>_</del>	
	✓ No		
	Yes		
4.3	AMSHER COLLECTION SVCS	Last 4 digits of account number 3230	\$1,398.00
	Nonpriority Creditor's Name 4524 SOUTHLAKE PKWY STE	When was the debt incurred? 3/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	HOOVER Alabama 35244	Unliquidated	
	City State Zip Coc Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	블	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  001 Collection; Collecting for	
	Is the claim subject to offset?  No	ORIGINAL CREDITOR: T-	
	Yes	Other. Specify MOBILE	
	1 1		

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 105503 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify V Is the claim subject to offset? No Yes CHGO PM CU \$500.00 Last 4 digits of account number \_ 0753 Nonpriority Creditor's Name When was the debt incurred? 6/2015 203 N. WASBASH Street Number As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60601 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one.  $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify UnknownLoanType Is the claim subject to offset?  $\overline{\mathbf{v}}$ **✓** No Yes CHICAGO AVE GARAGE FCU \$2,375.00 Last 4 digits of account number 6770 Nonpriority Creditor's Name When was the debt incurred? 7/2017 4909 W Division St Suite 403 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60624 Chicago Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

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Debtor 1 Terra Evans Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	CHICAGO AVE GARAGE FCU Nonpriority Creditor's Name 4909 W Division St Suite 403 Number Street	Last 4 digits of account number 6911 When was the debt incurred? 11/2017 As of the date you file, the claim is: Check all that apply.	\$1,067.00
	Chicago Illinois 60624 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify InstallmentLoan	
4.8	CHICAGO AVE GARAGE FCU  Nonpriority Creditor's Name 4909 W Division St Suite 403  Number Street  Chicago Illinois 60624 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Hen was the debt incurred? 1/2018  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify InstallmentLoan	\$136.00
4.9	CHICAGO MUNICIPAL EMP Nonpriority Creditor's Name 18 S MICHIGAN AVE S-1000 Number Street  CHICAGO Illinois 60603 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Heat 4 digits of account number 4840  When was the debt incurred? 7/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$2,262.00

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CHICAGO PATROLMANS FCU \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 1359 W WASHINGTON BLVD When was the debt incurred? 6/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60607 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.11 City of Oak Forest \$800.00 Last 4 digits of account number Nonpriority Creditor's Name 15440 S Central Ave. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60452 Oak Forest Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No Yes COMENITY BANK/LNBRYANT \$405.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2017 4590 E Broad St Number As of the date you file, the claim is: Check all that apply. Contingent 43213 Columbus Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_

CreditCard

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 CONTRACT CALLERS INC \$554.00 5214 Last 4 digits of account number Nonpriority Creditor's Name 501 GREENE ST STE 302 When was the debt incurred? 9/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **AUGUSTA** 30901 Georgia Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: No COMMONWEALTH EDISON COMPANY Other. Specify Yes 4.14 CONVERGENT OUTSOURCING \$1,476.00 Last 4 digits of account number Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Houston Texas 77043 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes 4.15 CREDIT MANAGEMENT LP \$1,580.00 Last 4 digits of account number 7597 Nonpriority Creditor's Name When was the debt incurred? 9/2016 4200 INTERNATIONAL PKWY Number Street As of the date you file, the claim is: Check all that apply. Contingent 75007 CARROLLTON Texas Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Ⅵ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No

Yes

Is the claim subject to offset?

debts

✓

001 Collection; Collecting for

ORIGINAL CREDITOR: WOW

Other. Specify INTERNET CABLE AND PHONE

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DORIAN B LASAINE&ASSOC 4.16 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 456 FULTON Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61602 Peoria Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Notice only (2018-M5-002919) Is the claim subject to offset? No ◪ Yes Emerald Fresh Living Inc \$350.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 5620 w. 158th st As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Forest Illinois 60452 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes Illinois Title Loan \$2,500.00 4.18 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 5201 W North Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60639 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Title Loan Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Ingalls Memorial \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a One Ingalls Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60426 Harvey Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid medical Is the claim subject to offset? No ☐ Yes Invitation Homes \$5,390.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1395 South Marietta Pkwy As of the date you file, the claim is: Check all that apply. Bldg 100 Suite 116 Contingent Unliquidated Marietta Georgia 30067 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify **Unsecured Debt** Is the claim subject to offset? **✓** No Yes Kurtz Ambulance Service, Inc. \$1,508.00 4.21 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 457 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wheeling Illinois 60090 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Unsecured Debt Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 MONTEREY COL \$4,229.00 6683 Last 4 digits of account number Nonpriority Creditor's Name 4095 AVENIDA DE LA When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **OCEANSIDE** 92056 California Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V ORIGINAL CREDITOR: 12 ✓** No Other. Specify BRISTLECONE FINANCING LLC Yes 4.23 MONTEREY FIN \$2,888.00 8606 Last 4 digits of account number Nonpriority Creditor's Name 4095 AVENIDA DE LA When was the debt incurred? 9/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **OCEANSIDE** California 92056 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Is the claim subject to offset? 12 InstallmentLoan **✓** No Yes Nicor - PO Box 5407 4.24 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 5407 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

**✓** No

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

Other

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 \$4,618.00 7776 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 742536 When was the debt incurred? 8/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 45274 Cincinnati Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 036 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.26 Scott & Kraus LLC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 150 S Wacker Ste 2900 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice only (2018-M5-002243) Is the claim subject to offset? **✓** No Yes Speedy Cash \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1931 N. Mannheim Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Melrose Park Illinois 60160 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_

Payday Loan

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Debtor 1 Terra Evans Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 TitleMax \$2,500.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 15 Bull St Number Street As of the date you file, the claim is: Check all that apply. Suite 200 Contingent Unliquidated 31401 Georgia Savannah City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ title loan Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes University of Chicago Medical Center \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 E. 55th St. n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60615 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unpaid medical Bills Is the claim subject to offset?  $\overline{\phantom{a}}$ No

Yes

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Debtor 1 Terra Evans Case number (if known) First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$700.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$700.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$0.00

\$44,436.00

\$44,436.00

6j.

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Fill in this information to identify your case:					
Debtor 1	Terra		Evans		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(2-46)		

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
2.1	Rustic Oaks Apartments Name 15935 Le Claire Ave			Residential Lease, Debtor is Lessee, Month to Month
	Number Street			
	Oak Forest	Illinois	60452	
	City	State	Zip Code	
2.2	Public storage			Storage Lease,
	Name			Debtor is Lessee, Month to Month
	927 W. Van Buren St			
	Number	Street		
	Chicago	Illinois	60607	
	City	State	Zip Code	

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		D(	cument rage	30 01 73				
Fill in this in	formation to identify your o	case:						
Debtor 1	Terra First Name	Middle Name	Evans Last Name					
Debtor 2 (Spouse, if filin								
	- Tilot Namo	Middle Name	Last Name					
United State	es Bankruptcy Court for the:	Northern	District of Illinois (State)	<del></del> -				
Case numb	er							
	. =			Check if this is an amended filing				
Officia	al Form 106H							
Sched	ule H: Your Co	debtors		12/15				
1. Do you	swer every question.  I have any codebtors? (If y lo  es	ou are filing a joint case, do	not list either spouse as a					
Idaho,	Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
		ty state or territory did yo	u live?	Fill in the name and current address of that person.				
	Name of your spouse,	former spouse, or legal equ	ivalent					
	Number Street							
	City	State	Zip Code	e				
	•	_	-	your spouse is filing with you. List the person shown in line 2 nave listed the creditor on Schedule D (Official Form 106D),				

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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				3.9		
Fill in this inforn	nation to identify	your case:				
	erra		Evans		_	
	rst Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if filing) Fi	ret Name	Middle Name	Last N	ame	- I □,	An amended filing
						A supplement showing post-petition chapter
United States Bar the:	nkruptcy Court for	Northern	District of Illi			expenses as of the following date:
Case number			(5	tate)		
(If known)						MM / DD / YYYY
Official Fo	orm 106l					
Schedule	I: Your In	come				12
information abo spouse. If more number (if know	ut your spouse. I	f you are separated and I, attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your er	nployment		Debtor 1			Debtor 2
information.		Employment status				
-	ore than one job,	Employment status	Emplo	=		Employed
attach a separa information ab	. •		Not Er	nployed		Not Employed
employers.		Occupation	Driver			
	me, seasonal, or	Employer's name	CTA - Payı	roll Office		
self-employed	work.	Employer's address	567 W. La	ko Qt		
Occupation m or homemake	ay include student r, if it applies.	, ,,	Number Str			Number Street
			Chicago City	Illinois State	60601 Zip Code	City State Zip Code
		How long employed	4 years 6 r			
Part 2: Give I	Details About N	there?				
Estimate month		the date you file this form	<b>n.</b> If you have	nothing to repo	ort for any line, v	write \$0 in the space. Include your non-filing
If you or your no	•		combine the			or that person on the lines below. If you need For Debtor 2 or
If you or your no more space, atta	n-filing spouse have ach a separate she y gross wages, sala		re all payroll		all employers fo	
If you or your no more space, atta	n-filing spouse have ach a separate she y gross wages, sala	et to this form.  ary, and commissions (before, calculate what the monthly was a second commission).	re all payroll	For	Debtor 1	For Debtor 2 or

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First Name Middle Na	Evans		Case number	(if	
First Name Middle Na	me Last Name	,	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→	4.	\$5,016.64		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deduc	tions	5a.	\$643.96		
5b. Mandatory contributions for retirement pl	ans	5b.	\$602.51		
5c. Voluntary contributions for retirement pla	ns	5c.	\$0.00		
5d. Required repayments of retirement fund I	oans	5d.	\$0.00		
5e. <b>Insurance</b>		5e.	\$678.10		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + +5h.		6.	\$1,924.56		
7. Calculate total monthly take-home pay. Subtra	act line 6 from line 4.	7.	\$3,092.07		
8. List all other income regularly received:					
8a. Net income from rental property and from business, profession, or farm					
Attach a statement for each property and bus gross receipts, ordinary and necessary busine the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that you, a non- dependent regularly receive	filing spouse, or a				
Include alimony, spousal support, child supp divorce settlement, and property settlement.	ort, maintenance,	8c.	\$0.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance that you reg Include cash assistance and the value (if know cash assistance that you receive, such as food under the Supplemental Nutrition Assistance F housing subsidies Specify:	vn) of any non- d stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify:		8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8	8d + 8e + 8f +8g + 8h.	9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor	r 2 or non-filing spouse	10.	\$3,092.07		\$3,092.07
<ol> <li>State all other regular contributions to the e Include contributions from an unmarried partner, friends or relatives.</li> <li>Do not include any amounts already included in I</li> </ol>	members of your househo	old, your	dependents, your roomm		
Specify:					11. + \$0.00
12. Add the amount in the last column of line 10 Write that amount on the Summary of Schedules					12. \$3,092.07  Combined monthly income
13. Do you expect an increase or decrease within No.	n the year after you file t	his forn	n?		
Yes. Explain:					

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Fill in this inforn	mation to identify	your case	:				
Debtor 1	Terra			Evans			
	First Name		Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name		Middle Name	Last Name	An amended filin	g	
United States Ba	ankruptcy Court f	or the: No	orthern [	District of Illinois		nowing post-petit he following date	•
Case number				(State)	MM / DD / YYYY		
Ott: -; -		C I			, 22 ,		
Official I							
Schedule	J: Your	Expen	ses				12/15
information. If n		eded, atta		re filing together, both are equal form. On the top of any addition			umber
Part 1: Desc	ribe Your Hou	usehold					
1. Is this a join	nt case?						
✓ No. Go	to line 2						
Yes. Do	es Debtor 2 live	in a separ	ate household?				
	No						
	Yes. Debtor 2	must file Of	ficial Forms 106J-2, <i>Expen</i>	ses for Separate Household of Deb	otor 2.		
2. Do you have	dependents?	☐ No					
Do not list De Debtor 2.	ebtor 1 and	1 7 1	ill out this information for lependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	ent live
				Child	25 years	No.	
				0.7.1	0.0	Yes.	
				Child	20 years	✓ No.	
				Child	23 years	No.	
						✓ Yes.	
				Child	24 years	No.	
				Ohild	0	✓ Yes.  No.	
				Child	8 years	Yes.	
				Child	4 years	No.	
						✓ Yes.	
3. Do your exp	enses include people other	<b>√</b> No					
than		Yes					
yourself and dependents	-						
Part 2: Estin	nate Your Ong	going Mor	nthly Expenses				
	f a date after th			ou are using this form as a supp plemental Schedule J, check th		-	
Include expens	ses paid for with		government assistance			Var	
			Schedule I: Your Income		ı	YOU	ur expenses
any rent for	r the ground or lo		ses ior your residence. In	clude first mortgage payments and	I	4.	\$1,140.00
If not inclu 4a. Real es	uded in line 4:					4-	<b>#</b> 0.00
	ty, homeowner's,	or renter's	insurance			4a 4b	\$0.00 \$0.00
· ·	maintenance, repa					4b. 4c.	\$0.00
4d. Homeo	owner's association	•	minium dues			4d.	\$0.00
Official Form		on or condo		hedule J: Your Expenses		4d.	\$0.00 page 1

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 Debtor 1 First Name
 Terra
 Evans
 Case number (if known)

 Last Name
 Last Name

	First Name	Middle Name Last Name		
Sea				Your expenses
6a. Electricity, heat, natural gas         6a.         \$160.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$200.00           6d. Other. Specify:         6d.         \$0.00           7. Food and housekeeping supplies         7.         \$855.00           8. Childcare and children's education costs         8.         \$0.00           9. Ciothing, laundry, and dry cleaning         9.         \$100.00           10. Personal care products and services         11.         \$75.00           11. Medical and dental expenses         11.         \$75.00           11. Medical and dental expenses         11.         \$75.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$250.00           Do not include car payments         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Instantinement, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           15. Instantinement contributions and religious donations         14.         \$0.00           15. Instantinement contributions and religious donations         15.         \$0.00           15. Life insurance. </td <td>5. Additional mortgage paym</td> <td>ents for your residence, such as home equity loans</td> <td>5.</td> <td>\$0.00</td>	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$200.00           6d. Other, Specify:         7.         \$855.00           7. Food and housekceping supplies         7.         \$855.00           8. Childcare and children's education costs         8.         \$0.00           9. Citothing, laundry, and dry cleaning         9.         \$100.00           10. Personal care products and services         11.         \$875.00           11. Medical and dental expenses         11.         \$75.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$250.00           10. not include care payments.         12.         \$250.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         14.         \$0.00           15. Insurance.         15.         \$0.00           15c. Vehicle insurance deducted from your pay or included in lines 4 or 20.         15a.         \$0.00           15c. Vehicle insurance         15b.         \$0.00           15c. Vehicle insurance         15c.         \$119.00           15c. Vehicle insurance         15c.	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. \$200.00 6d. Other. Specify; 7. Food and housekeeping supplies 8. \$90.00 7. Food and housekeeping supplies 8. \$90.00 9. Clothing, laundry, and dry cleaning 9. \$100.00 9. Clothing, laundry, and dry cleaning 9. \$100.00 10. Personal care products and services 10. \$85.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. 0 Do not include care payments 12. \$250.00 14. Charitable contributions and religious donations 14. \$9.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15s. Life insurance 15s. Life insurance 15s. Life insurance 15s. Uther insurance specify: 15d. \$9.00 15c. Vehicle insurance Specify: 15d. \$9.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 17s. Car payments for Vehicle 1 17s. Car payments for Vehicle 1 17s. Car payments for Vehicle 2 17c. Other. Specify: Public Storage unit 17d. Car payments for Vehicle 1 18. Vour payments of allowing, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Uther payments of allowing, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20b. Real estate taxes. 20b. \$9.000 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance	6a. Electricity, heat, natural g	gas	6a.	\$160.00
6d. Other. Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$855.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$100.00           10. Personal care products and services         10.         \$85.00           11. Medical and dental expenses         11.         \$75.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$250.00           Do not include care payments         13.         \$0.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           15. Insurance.         15.         \$0.00           15. Insurance contributions and religious donations         14.         \$0.00           15. Insurance.         15a. Life insurance         15a. S. \$0.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15c. Vehicle insurance         15c.         \$119.00           15c. Vehicle insurance.         15c.         \$119.00         \$0.00           15c. Vehicle insurance.         15c.         \$119.00         \$0.00           15c. Vehicle insurance.         15c.         \$100.00         \$0.00	6b. Water, sewer, garbage co	ollection	6b.	\$0.00
7. Food and housekeeping supplies       7.       \$835.00         8. Childcare and childcare's education costs       8.       \$0.00         9. Clothing, laundry, and dry cleaning       9.       \$100.00         10. Personal care products and services       10.       \$85.00         11. Medical and dental expenses       11.       \$75.00         12. Transportation. Include gas, maintenance, bus or train fare.       12.       \$250.00         Do not include car payments       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       15a       \$0.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15b. Health insurance       15a       \$0.00         15c. Vehicle insurance       15a       \$0.00         15c. Vehicle insurance       15a       \$0.00         15c. Vehicle insurance. Specity:       15a       \$0.00         15c. Vehicle ins	6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$200.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$100.00 10. Personal care products and services 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15d. Other insurance. Specify:  16 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 19. Other symments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments on the property 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on the property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning       9. \$100.00         10. Personal care products and services       10. \$85.00         11. Medical and dental expenses       11. \$75.00         12. Transportation, Include gas, maintenance, bus or train fare.       12. \$250.00         Do not include car payments       13. \$0.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance.       15.       \$0.00         15. Life insurance ededucted from your pay or included in lines 4 or 20.       15a. Life insurance       15b. \$0.00         15c. Vehicle insurance       15c. \$0.00       15c. Vehicle insurance       15c. \$0.00         15c. Vehicle insurance. Specify:       15d. \$0.00       \$0.00         15c. Vehicle insurance. Specify:       15d. \$0.00       \$0.00         15c. Vehicle insurance.       15c. \$119.00       \$0.00         15c. Vehicle insurance.       15c. \$10.00       \$0.00         15c. Vehicle insurance.       15c. \$0.00       \$0.00         15c. Vehicle insurance       15d. \$0.00       \$0.00         15c. Vehicle insurance       15d. \$0.00       \$0.00         15c. Vehicle insurance       15c. \$0.00       \$0.00         17c. Ot	7. Food and housekeeping su	pplies	7.	\$855.00
10. Personal care products and services       10.       \$88.00         11. Medical and dental expenses       11.       \$75.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$250.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Health insurance       15b       \$0.00       \$0	8. Childcare and children's ed	ducation costs	8.	\$0.00
11. Medical and dental expenses       11. \$75.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.       12. \$250.00         13. Entertaliment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a. \$0.00         15b. Health insurance       15b. \$0.00       \$0.00         15c. Vehicle insurance       15c. \$119.00         15c. Vehicle insurance. Specify:       15d. \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15d. \$0.00         17. Installment or lease payments:       17a. \$0.00         17. Locar payments for Vehicle 1       17a. \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00         17c. Other. Specify:       17d. \$0.00         17c. Other. Specify:       17d. \$0.00         18. Your payments for Vehicle 1       17c. \$100.00         17c. Other. Specify:       17d. \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106i).       18.         19. Other payme	9. Clothing, laundry, and dry	cleaning	9.	\$100.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$250.00	10. Personal care products a	nd services	10.	\$85.00
Do not include car payments   13.   13.   13.   13.   13.   13.   13.   13.   13.   13.   14.   14.   14.   14.   14.   15.   14.   15.   14.   14.   14.   14.   14.   14.   14.   14.   15.   14.	11. Medical and dental exper	nses	11.	\$75.00
14. Charitable contributions and religious donations   14. \$0.00	-		12.	\$250.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15a   \$0.00     15b. Health insurance   15b   \$0.00     15c. Vehicle insurance   15c   \$119.00     15c. Vehicle insurance   15d   \$0.00     15d. Other insurance. Specify:   15d   \$0.00     15d. Other insurance. Specify:   15d   \$0.00     16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   Specify:   16   \$0.00     17. Installment or lease payments:   17a   \$0.00     17b. Car payments for Vehicle 1   17a   \$0.00     17c. Other. Specify:   Public Storage unit   17c   \$100.00     17c. Other. Specify:   Public Storage unit   17c   \$100.00     17d. Other. Specify:   17d   \$0.00     18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.     19. Other payments you make to support others who do not live with you.   Specify:   19. \$0.00     20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a   \$0.00     20b. Real estate taxes.   20b   \$0.00     20c. Property, homeowner's, or renter's insurance   20c   \$0.00     20d. Maintenance, repair, and upkeep expenses.   20d   \$0.00     20d. Maintenance, repair, and upkeep e	14. Charitable contributions	and religious donations	14.	\$0.00
15b. Health insurance		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:	15c. Vehicle insurance		15c	\$119.00
Specify:	15d. Other insurance. Specif	fy:	15d	\$0.00
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify: Public Storage unit  17c. S100.00  17d. Other. Specify: Public Storage unit  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  18. 19. Other payments you make to support others who do not live with you.  Specify: 19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:  17a. Car payments for Vehicle 1  17a. \$0.00  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify: Public Storage unit  17d. \$100.00  17d. Other. Specify:  17d. \$0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: Public Storage unit 17d. Other. Specify: Public Storage unit 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17. Installment or lease paym	nents:		
17c. Other. Specify: Public Storage unit 17c. Other. Specify: Public Storage unit 17d. Other. Specify: 17d. \$100.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17a. Car payments for Vehic	ele 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	17c. Other. Specify: Public	Storage unit	17c	\$100.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20c. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.	17d. Other. Specify:		17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20c. \$0.00  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		e to support others who do not live with you.	10	Ф0.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I. Your Income	19.	<del></del> <del>50.00</del>
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses.  20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		
			20e	\$0.00

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21. Other. Specify:  22. Calculate your monthly expenses.  22. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your montgage?  Yes  Explain here:  Explain here:	Debtor 1	Terra			Evans	Case number (if known)		
22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22 above.  23b. Copy your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  Yes		First Na	ame	Middle Name	Last Name			
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22 above.  23b. Copy your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ✓ No  Yes	21.Other	r. Spec	ify:				21	\$0.00
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ✓ No  Yes	22. Calc	ulate y	your monthly expens	ses.				\$3.084.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  Vo  Yes	22a. A	Add line	es 4 through 21.					
23. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$3,092.07  23b. Copy your monthly expenses from line 22 above.  23b. \$3,084.00  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	22b. (	Copy li	ne 22 (monthly expe	nses for Debtor 2), if any,	from Official Form 106J-2			
23a. Copy line 12 (your combined monthly income) from Schedule I.  23a \$3,092.07  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	22c. A	Add line	e 22a and 22b. The r	esult is your monthly exp	enses.		22.	
23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	23.Calcu	ılate y	our monthly net inc	ome.				
23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	23a. (	Copy li	ne 12 (your combine	d monthly income) from	Schedule I.		23a	\$3,092.07
The result is your monthly net income.  23c  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes	23b. (	Сору у	our monthly expense	es from line 22 above.			23b	\$3,084.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes					ncome.			\$8.07
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No  Yes		The res	sult is your monthly n	net income.			23c	
	mort	gage p	ayment to increase o					

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Fill in this information to identify your case:								
Debtor 1	Terra		Evans					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(otato)					

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to b	nelp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Terra Evans	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/20/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this i	information to	identify your c	ase:								
Deb	tor 1	Terra				Evans						
		First Nan	те	Middle	Name	Last Na	me	_				
	tor 2 use, if fili	ing) First Nan	ne	Middle	Name	Last Na	me					
Unit	ted Sta	tes Bankruptcy	Court for the:	Northern		District of Illin	iois					
Cas	e num	her				(St	ate)					
(If kno												
Of	ficia	al Form	107									if this is a ed filing
				I Affairs 1	for Ind	ividuals	Filina f	or Banl	krupt	tcv		04/1
Be a	s con	nplete and ac	curate as po ace is neede	ssible. If two ned, attach a sep	narried ped	ple are filing	together, b	oth are equ	ally resp	onsible for s	upplying correct your name and ca	
Par	t 1: (	Give Details	About Your	Marital Status	and Whe	re You Live	d Before					
1.	Wha	at is your curre	ent marital st	atus?								
	П	Married										
	<b>✓</b>	Not married										
2.	Duri	ing the last 3	years, have yo	u lived anywher	e other tha	n where you	live now?					
		No										
	✓	Yes. List all of	the places yo	ou lived in the las	st 3 years. [	o not include	where you liv	e now.				
		Debtor 1:			Dates D there	ebtor 1 lived	Debtor 2	:			Dates Debtor 2 there	lived
							Same	e as Debtor 1			Same as Del	otor 1
		6017 S. Harpe	r Ave Apt 2E									
		Number Street	:		From _		Number 9	Street			From	_
		-			To _						То	_
		Chicago City	Illinois State	60637 Zip Code			City	State	)	Zip Code		
			Otato	p				e as Debtor 1			Same as Del	otor 1
		16142 Grove	Δνο									
		Number Street			From _		Number S	Street			From	_
					To _		-				То	_
		Oak Forest	Illinois	60452			-					
	-	City	State	Zip Code			City	State	•	Zip Code		
3.	and te	<i>erritories</i> include No	Arizona, Califo	ver live with a somia, Idaho, Loui	siana, Neva	da, New Mexic	o, Puerto Rico,			- '	ommunity property s	states

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Debtor 1 Terra Evans Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages,  $\overline{\mathbf{A}}$ Wages, \$23211.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$32226.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$31000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016 ) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$952.00 Est. LINK From January 1 of current year until Est. Child Support \$1,960.00 the date you filed for bankruptcy: Est. LINK \$1,632.00 For last calendar year: Est. Child Support \$5,060.00 (January 1 to December 31, 2017 Est. Child Support \$3,360.00 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Terra Evans Case number (if known) Middle Name Last Name First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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	1 Terra			ans	Case number	(if known)
	First Name	Middle Name	Las	st Name		
ns or ge	porations of which you	es; any general partner are an officer, director, pusiness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	l No					
_	ı   Yes. List all payment	s to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zip Code				
	<b>ider?</b> lude payments on debts		nd by an incider			
<b>✓</b>	No Yes. List all payments		·	Total amount paid	Amount you still owe	Reason for this payment
<b>✓</b>	Yes. List all payments		sider.  Dates of		_	Reason for this payment  Include creditor's name
	Yes. List all payments		sider.  Dates of		_	
	Yes. List all payments		sider.  Dates of		_	
	Yes. List all payments	s that benefited an ins	sider.  Dates of		_	
	Yes. List all payments Insider's Name Number Street	s that benefited an ins	sider.  Dates of		_	
	Yes. List all payments  Insider's Name  Number Street  City State	s that benefited an ins	sider.  Dates of		_	
	Insider's Name Number Street  City State  Insider's Name	s that benefited an ins	sider.  Dates of		_	

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Debtor 1 Terra Evans Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Tort Pending Circuit Court of Cook County, Illinois KURTZ AMBULANCE SE v. EVANS Court Name **TERRA** On appeal 5600 Old Orchard Road NumberStreet Concluded Case number Illinois 60077 Skokie 2018-M5-002919 City State Zip Code Joint Action Case title Pending Circuit Court of Cook County, Illinois INVITATION HOMES v. EVANS Court Name **TERRA** On appeal 5600 Old Orchard Road NumberStreet Concluded Case number Skokie Illinois 60077 2018-M5-002243 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Terra		Evans	Case number (if known	n)	
		First Name Middle Name		Last Name	<u> </u>		
11.		thin 90 days before you filed for bankruptcy, counts or refuse to make a payment becaus			bank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
				Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
12.		hin 1 year before you filed for bankruptcy, w pointed receiver, a custodian, or another offi		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.		ithin 2 years before you filed for bankruptcy,	did y	ou give any gifts with a	total value of more than \$60	0 per person?	
		No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift	<u> </u>				
		Number Street					
		City State Zip Code Person's relationship to you					

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btor 1	Terra		Evans	Case number (if know	wn)	
	First Name	Middle Name	Last Name	<del>_</del>		
\A/:-	ihin O waana hafana way filad	for bonkmintor di	d you give any gifts or contri	autiona with a total value	of more than \$600	to one choulted
Wi	inin 2 years before you filed	for bankruptcy, did	a you give any gifts or contri	outions with a total value	of more than \$600	to any charity?
✓	No					
	Yes. Fill in the details for ea	ach gift or contribut	tion.			
	Gifts or contributions to c	harities	Describe what you con	tributed	Date you	Value
	that total more than \$600	)			contributed	
	Charity's Name		_			
			_			
	Number Street					
	0'1	7'- 0-1-	_			
	City State	Zip Code				
6:	List Certain Losses					
<b>✓</b>	No Yes. Fill in the details.  Describe the property you how the loss occurred	lost and	Describe any insurance Include the amount that	insurance has paid. List	Date of your loss	Value of property lost
			pending insurance claim: A/B: Property.	s on line 33 of <i>Schedule</i>		
						-
			you or anyone else acting or	n your behalf pay or transf	fer any property to a	inyone you consult
	out seeking bankruptcy or plude any attorneys bankruptc		or credit counseling agencies for	or services required in your h	pankruptcy	
		, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , ,		
Щ	No					
✓	Yes. Fill in the details.					
			Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 0.00		7/19/2018	\$0.00
	Person Who Was Paid		_ Allomey 5 Fee - 0.00		1/10/2010	ψ0.00
	11101 S. Western Avenue		_			
	Number Street					
	Chicago Illinois	60643	_			
	City State	Zip Code	-			
		·	_			
	Email or website address					
	None Person Who Made the Paym	nent if Not You	-			
	. Stoom white made the rayin	.5.11, 11 1401 100			I .	
	Person Who Was Paid		-			
	reison who was raid					
	Number Street					
	Number Officer		_			
			_			
	- Olicet		-			
	City State	Zip Code	- - -			
	City State	Zip Code	- - -			
		Zip Code	- - -			
	City State		- - - -			

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ebtor 1	Terra		Evans	Case number <i>(if knowr</i>	7)	
	First Name	Middle Name	Last Name			
hel		ditors or to make payr	you or anyone else acting on y nents to your creditors? I on line 16.	our behalf pay or transfe	r any property to any	one who promised t
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of a transferred	iny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	e Zip Code	-			
Inc	ordinary course of your lude both outright transfers that you have all No  Yes. Fill in the details.	s and transfers made as	security (such as the granting of	a security interest or mortga	age on your property).	Do not include gifts
	res. I il il ule details.		Description and value of transferred		ny property or eceived or debts pai	Date d transfer was made
	Person Who Received Tr	ransfer	-			
	Number Street		_			
	City State Person's relationship to	•	-			
	Person Who Received Tr	ransfer	-			
	Number Street		_			
	City State Person's relationship to	•	-			
ber	thin 10 years before you neficiary? ese are often called asset-		id you transfer any property to	a self-settled trust or sin	nilar device of which	you are a
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of	the property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Terra Evans Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? ■ No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Public storage Bikes, children's beds, table, Name of Storage Facility Name 927 W. Van Buren St **✓** Yes Number Street Number Street Citv State 7in Code 60607 Chicago Illinois

City

State

Zip Code

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Debtor 1 Terra Evans Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Debt	tor 1				Evans	Case r	number <i>(if k</i>	known)		
		First Name	Middle	Name	Last Name					
26.	_	e you been a party No	in any judicial o	r administrativ	ve proceeding under	any environmenta	ıl law? Inc	clude settlements ar	nd orders	
		Yes. Fill in the deta	ails.							
				Соц	urt or agency		Nature of	f the case		Status of the case
		Case title		Co.	urt Name					Pending
		Case number			mberStreet					On appeal
				City	y State	Zip Code				Concluded
Part	11:	Give Details Ab	out Your Busin	ess or Conn	ections to Any Bu	siness				
27.	Witl	nin 4 years before y	you filed for bank	ruptcy, did yo	u own a business or	have any of the fo	llowing co	onnections to any bu	usiness?	
			•		, profession, or other		-time or pa	art-time		
		A member of A partner in a	-	ompany (LLC)	) or limited liability pa	rtnersnip (LLP)				
			ector, or managir	_						
	_	_			ty securities of a corp	poration				
	넴	No. None of the all Yes. Check all tha			ails below for each b	usiness.				
					Describe the natu	re of the business	3	Employer Identification		
		Business Name						EIN:		
		Number Street			Name of accountant or bookkeepe		Dates business existed			
		City	State Zi	p Code			From To		o	
					Describe the natu	re of the business	•	Employer Identification		
		Business Name						EIN:		
		Number Street			Nome of a con-	and on basic and		Dates business exi	sted	
		City	State Zi	p Code	Name of accounta	ant or bookkeeper		From To	o	
					Describe the natu	re of the business	<u> </u>	Employer Identifica		
								include Social Sec	urity nun	nber or ITIN.
		Business Name								
		Number Street			Name of accounta	ant or bookkeeper	-	Dates business exi	sted	
		City	State Zi	p Code				From To	o	<u>—</u>

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Deb	tor 1	Terra		Evans	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you filed ditors, or other parties. No Yes. Fill in the details belov		give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
				Date Issueu	
		Name		MM/DD/YYYY	
		Number Street			
		City State	Zip Code		
_		Ciana Dalassi			
Par	t 12:	Sign Below			
	true a	and correct. I understand t	hat making a false state	nent, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Terra Eva			
		Signature of Deb	otor 1		Signature of Debtor 2
		Date 7/20/2018	2		Date
	Did y	ou attach additional pages lo 'es ou pay or agree to pay som lo	to Your Statement of Fin	nancial Affairs for Individual	
	$\square$ ,	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Terra	Evans			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors V information below.	's Who Have Claims Secured by Property (Official Form 106D), fill in the				
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: GLOBAL LENDING SERVICE  Description of property securing debt: 2015 Ford Focus	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.			
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.			
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.			
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.			

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Debtor	Terra		Evans	Case number (if		
1	First Name	Middle Name	Last Name	known)		
Part 2:	List Your Unexpired Pe	rsonal Property Leas	es			
For any informa	unexpired personal proper	ty lease that you listed in estate leases. Unexpired	n Schedule G: Executor I leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in t t are still in effect; the lease period has not yet ended. You ma 1 U.S.C. § 365(p)(2).		
Des	scribe your unexpired perso	nal property leases		Will the lease be assumed?		
Les	sor's name: Public storage			□ No □ Yes		
	cription of leased perty: Month to Month			_		
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Les	sor's name:			□ No □ Yes		
	cription of leased perty:					
Part_3:_	Sign Below					
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.						
4.						
	/s/ Terra Evans		<u>-</u>	gnature of Debtor 2		
Si	gnature of Debtor 1		Si	griature of Debior 2		
D	ate 7/20/2018 MM/DD/YYYY		Da	ate MM/DD/YYYY		

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Dis	strict of Illinois				
In re	Terra Evans		Case No.	·			
_	Debtor			(If know	n)		
			Chapter	Chapter	· 7		
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNE	EY FOR DEBT	OR		
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	e year before the filing of t	he petition in bankruptcy, or ac	greed to be paid to me, f	for services		
	For legal services, I have agreed to a	ccept			\$1,765.00		
	Prior to the filing of this statement I	Prior to the filing of this statement I have received					
	Balance Due				\$1,765.00		
2	. The source of the compensation pai	d to me was:					
	Debtor	Other (spec	ify)				
3	. The source of the compensation pai	d to me is:					
	<b>✓</b> Debtor	Other (spec	ify)				
4	I have not agreed to share the a members and associates of my		ation with any other person unl	ess they are			
	I have agreed to share the above members or associates of my la the people sharing in the compe	w firm. A copy of the agre					
5	<ul> <li>In return for the above-disclosed fee</li> <li>a. Analysis of the debtor's fina bankruptcy;</li> </ul>	=	-	· ·	-		
	b. Preparation and filing of any	petition, schedules, state	ments of affairs and plan which	n may be required;			
	c. Representation of the debto	at the meeting of credito	rs and confirmation hearing, ar	nd any adjourned hearin	gs thereof;		
6	. By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following serv	vices:			
		CERTII	FICATION				
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agree	ment or arrangement for payme	ent to me for representa	tion of the		
	7/20/2018		/s/ Alexander Prebe	er			
	Date	-	Signature of Attorney	/			
			Semrad Law Firm				
			Name of law firm		<u> </u>		
<u></u>							

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Evans, Terra	Case No.	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
Tr knowledge	ne above named Debtors hereby verify t e.	hat the attached list of creditors is tru	ue and correct to the best of their
Date:	7/20/2018	/s/ Evans, Terra	
		Evans, Terra Signature of Debt	ior

GLOBAL LENDING SERVICE 1200 BROOKFIELD BLVD STE GREENVILLE, SC, 29607

ONEMAIN P.O. Box 742536 Cincinnati, OH, 45274

MONTEREY COL 4095 AVENIDA DE LA OCEANSIDE, CA, 92056

MONTEREY FIN 4095 AVENIDA DE LA OCEANSIDE, CA, 92056

CHICAGO AVE GARAGE FCU 4909 W Division St Suite 403 Chicago, IL, 60624

CHICAGO MUNICIPAL EMP 18 S MICHIGAN AVE S-1000 CHICAGO, IL, 60603

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

AMSHER COLLECTION SVCS 4524 SOUTHLAKE PKWY STE HOOVER, AL, 35244

CONTRACT CALLERS INC 501 GREENE ST STE 302 AUGUSTA, GA, 30901

CHICAGO PATROLMANS FCU 1359 W WASHINGTON BLVD CHICAGO, IL, 60607 CHGO PM CU 203 N. WASBASH CHICAGO, IL, 60601

COMENITY BANK/LNBRYANT 4590 E Broad St Columbus, OH, 43213

Illinois Department of Revenue- Bankruptcy Section PO Box 19035 Attn: Mary Hobbs Springfield, IL, 62794

At & T One AT&T Way, Room 3A104 c/o Debbie Beeman Bedminster, NJ, 07921

Nicor - PO Box 5407 PO Box 549 Aurora, IL, 60507

Emerald Fresh Living Inc 5620 w. 158th st Oak Forest, IL, 60452

Kurtz Ambulance Service, Inc. PO Box 457 Wheeling, IL, 60090

DORIAN B LASAINE&ASSOC 456 FULTON Peoria, IL, 61602

City of Oak Forest 15440 S Central Ave. Oak Forest, IL, 60452

Invitation Homes 1395 South Marietta Pkwy Bldg 100 Suite 116 Marietta, GA, 30067

Scott & Kraus LLC 150 S Wacker Ste 2900 Chicago, IL, 60606 Speedy Cash 848 E Sibley Blvd Dolton, IL, 60419

Advance America 17655 Torrence Ave Lansing, IL, 60438

Illinois Title Loan 1720 Plainfield Rd Crest Hill, IL, 60403

TitleMax 15 Bull St Suite 200 Savannah, GA, 31401

Abbott Northwestern Hospital 800 E 28th St Minneapolis, MN, 55407

Ingalls Memorial One Ingalls Drive Harvey, IL, 60426

University of Chicago Medical Center 5841 S Maryland Ave Chicago, IL, 60637

## CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1765.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00 Motion to Reopen \$350.00 + court costs

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information

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necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 07/20/2018

Client len a Con and

Client

7/20/2018

Attorney

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Debtor	1 Terra First Name	Middle Name	Evans Last Name	Case number	(if known)			
			2017.00.00	Column A <b>Debtor 1</b>		Column B Debtor 2 or non-filing spou	ISA	
Do n	mployment compens ot enter the amount if or the Social Security A	ation you contend that the amoun ct. Instead, list it here:	nt received was a benefit	\$0.00				
	/ou	•	\$0.00					
Fory	our spouse		\$0.00					
bene	fit under the Social Se	•		\$0.00				
amo payn inten	unt. Do not include an nents received as a vic	ources not listed above. Spany benefits received under the tim of a war crime, a crime agrorism. If necessary, list otherw.	Social Security Act or jainst humanity, or					
Tota	amounts from separa	ate pages, if any.		+\$0.00	- ,	+		
11. Ca each	Iculate your total cu	rrent monthly income. Add	lines 2 through 10 for	\$3,868.66	+		_ =	\$3,868.66
	lumn. Then add the to	otal for Column A to the total	for Column B.					
								Total current
Doub Or	Dotormino What	box the Means Test Ann	iliaa ta Wass					monthly income
A STATE OF THE PARTY OF	The second secon	her the Means Test App	THE RESERVE AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IN COLUMN TO THE PERSON NAMED IN COLUMN TWO IN COLUMN TW					
		monthly income for the yea nt monthly income from line			Conviling	11 hava -		
124					Copy line	e 11 here →		\$3,868.66
10h		umber of months in a year). rual income for this part of the					—	X 12
120.	The result is your ann	idai income for this part of the	e form.				12b.	\$46,423.92
13 Calc	ulate the median far	mily income that applies to	vou Follow these stone					
10 0010	alato tilo illoalali lai	mily moonic that applies to	Illinois					
Fill in	the state in which yo	u live.	IIIIIIOIS	Na Cara				
- Fill-in	the number of people	e in your household.	7					
	the median family inc sehold.	come for your state and size o	of				13.	\$121,685.00
To fi	nd a list of applicable r	median income amounts, go	online using the link spe	cified in the separate				
	octions for this form. I	This list may also be available	at the bankruptcy clerk's	office.				
14a.	Go to Part 3.	han or equal to line 13. On th	ne top of page 1, check b	oox 1, There is no presumpt	ion of ab	use.		
14b.	Line 12b is more Go to Part 3 and	than line 13. On the top of p	page 1, check box 2, The	presumption of abuse is de	etermined	by Form 122A-	2.	
Part 3:	Sign Below							
Ву	signing here, I declare	under penalty of perjury that	the information on this s	tatement and in any attachm	nents is ti	rue and correct.		
×	/s/ Terra Evans 🤇	Jeng Con	212	×				
	Signature of Debtor 1			Signature of Debtor 2				
	Date 7/20/2018			Date 7/20/2018				
	MM/DD/YYYY			MM/DD/YYYY				
lf If	you checked line 14a you checked line 14b	, do NOT fill out or file Form , fill out Form 122A-2 and file	122A-2. e it with this form.					

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re: _	Evans, Terra Debtor(s)	Case No		_		
		Chapter.	Chapter7	_		
	VERIFICATION	OF CREDITOR MA	TRIX			
nowle	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their nowledge.					
oate:	7/20/2018	/s/ Evans, Terra Evans, Terra Signature of D		_		

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Debtor Terra		Evans	Case number (if			
First Name	Middle Name	Last Name	known)			
Part 2: List Your Unexpired	Personal Property Leas	es				
For any unexpired personal prop information below. Do not list ro assume an unexpired personal p	eal estate leases. Unexpirec	leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases Will the lease be assumed?						
Lessor's name: Public stora	ge		□ No ✓ Yes			
Description of leased property: Month to Month			<u> </u>			
Lessor's name:			□ No □ Yes			
Description of leased property:			<u> </u>			
Lessor's name:			☐ No ☐ Yes			
Description of leased property:		A DESCRIPTION OF THE PROPERTY				
Lessor's name:			No Yes			
Description of leased property:						
Lessor's name:			No Yes			
Description of leased property:						
Lessor's name:			□ No □ Yes			
Description of leased property:						
Lessor's name:			□ No □ Yes			
Description of leased property:						
art 3: Sign Below	Clare that I have indicated	my intention about any	property of my estate that secures a debt and any personal			
property that is subject to an	unexpired lease.		property of my estate that secures a dept and any personal			
/s/ Terra Evans Signature of Debtor 1	denatera		nature of Debtor 2			
Date 7/20/2018 MM/DD/YYYY		Dar				

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Debtor			Evans	Case number (if known)
The first the second of the party of the second	First Name	Middle Name	Last Name	
28. W cr	ithin 2 years before you editors, or other partie No Yes. Fill in the details	s.	ou give a financial state	ment to anyone about your business? Include all financial institutions,
_	-		Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
	City 5	State Zip Code	_	
Part 12	Sign Below			
true	e and correct. I understeankruptcy case can res	and that making a false stault in fines up to \$250,000	atement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2
	Date 7/20	/2018		Date
$\Box$	you attach additional p No Yes you pay or agree to pay		ng y PR in graph changes	ividuals Filing for Bankruptcy (Official Form 107)?
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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		D0	cument ray	E 12 01 13		
Fill in this inform	mation to identify your c	ase:	<b>的</b> 是一种。	# X X X X		
Debtor 1	Terra		Evans			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			
Official I	Form 106De	<u>PC</u>			Check if this is a amended filing	
Declarati	on About an	Individual Deb	tor's Schedul	es	12/1	
If two married p	eople are filing togeth	er, both are equally respo	nsible for supplying cor	rect information.		
money or prope	nis form whenever you f erty by fraud in connect 341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy cas	or amended schedules. se can result in fines up	. Making a false statement, concea to \$250,000, or imprisonment for t	lling property, or obtaining up to 20 years, or both. 18	
Part 1: Sign	Below					
Did you pa	y or agree to pay some	one who is NOT an attorn	ey to help you fill out b	ankruptcy forms?		
<b>V</b> No						
Yes. N	Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under pen that they a	alty of perjury, I declar are true and correct.	e that I have read the sun	nmary and schedules fil	led with this declaration and		

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Terra Evans
Signature of Debtor 1

Date 7/20/2018 MM/DD/YYYY

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Debtor 1 Terra First Name	Evan Middle Name Last N		umber (if known)		
	estions for Reporting Purposes	vame			
16. What kind of debts do you have?	160 And years delete military illustration and the Community of the Commun				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☑ No.		exempt property is exclustoners?	ded and administrative	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	1-50,000 1-100,000 than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	nillion	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion	
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 n \$50,000,001-\$100 \$100,000,001-\$500	nillion	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion	
	I have examined this petition, and I	declare under penalty of p	erium that the informati	on provided is true and	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Terra Evans Signature of Debtor 1 Signature of Debtor 2				
	Executed on 7/20/2018 MM / DD / Y	YYY .	Executed on	DD / YYYY	